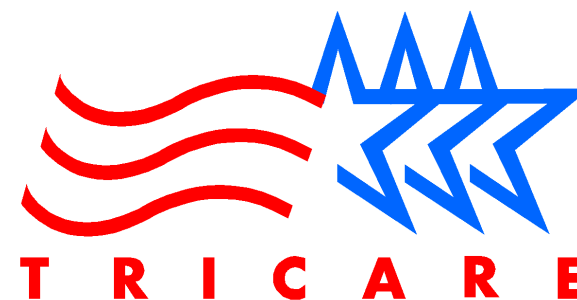
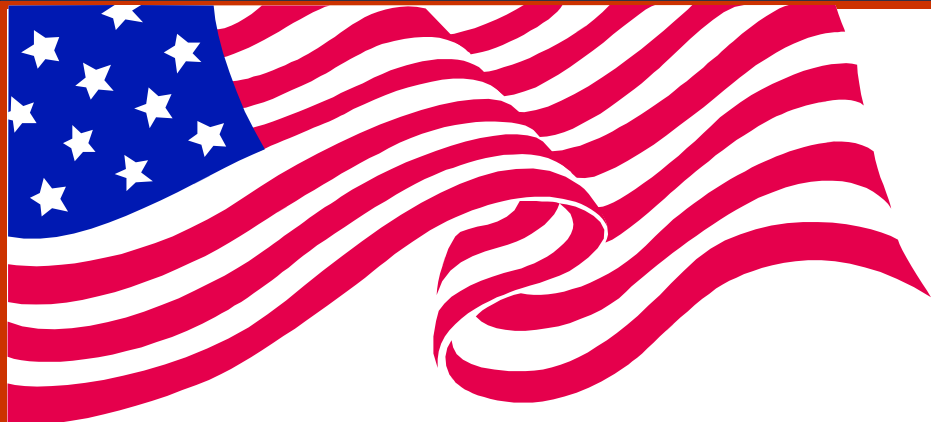




TRICARE For Life and TRICARE Plus

TRICARE Management Activity
Communications & Customer Service



TRICARE For Life

- October 1, 2001, TRICARE acts as a secondary payer to Medicare
- Claims transferred from Medicare to TRICARE automatically for processing
- All TRICARE benefits covered, to include pharmacy benefits which began on April 1, 2001



TRICARE For Life - Eligibility

- Individuals
 - Medicare-eligible beneficiaries including retired guardsmen and reservists age 65 and over
 - Medicare-eligible family members and widows/widowers
 - Certain former spouses if eligible for TRICARE before age 65
- Requires mandatory enrollment in Medicare Part B



Who Pays What and How Much

Type of Service	What Medicare Pays	What TRICARE Pays	What You Pay
Services payable by both Medicare and TRICARE	Medicare pays its authorized amount	TRICARE pays remaining out-of-pocket costs	Nothing
Services covered by Medicare but not TRICARE	Medicare pays its authorized amount	Nothing	Medicare co-pays
Services covered by TRICARE but not Medicare	Nothing	TRICARE pays its authorized amount	TRICARE cost share and annual deductible
Services not covered by Medicare or TRICARE	Nothing	Nothing	You are responsible for costs of all non-covered services

**A detailed TRICARE For Life Cost Matrix is available at
www.tricare.osd.mil/tfl**



Update the Defense Enrollment Eligibility Reporting System (DEERS)



Keep your DEERS information current to ensure continued eligibility for TRICARE For Life

- To Update Addresses:

- **Visit:** Local personnel offices that have ID card facility. You can find the three nearest personnel offices and/or I.D. card facilities at www.dmdc.osd.mil/rsi
- **Call:** Defense Manpower Data Center Support Office (DSO) Telephone Center at 1-800-538-9552--best time to call the Telephone Center is Wednesday-Friday, between 9-3 (Pacific Time) to avoid delays
- **Fax:** 1-831-655-8317
- **Mail:** DSO, Attn: TFL, 400 Gigling Road, Seaside, CA 93955-6771
- **Online:** Visit the TRICARE Web site at www.tricare.osd.mil and find "DEERS Address Change" on the pull down menu

- To Update Other Information:

- Visit an ID card facility, mail or fax changes with appropriate documentation to the address/numbers provided above



Enrollment in Medicare Part B

Enrollment in Medicare Part B is mandatory to receive health benefits with TRICARE For Life

- Medicare allows enrollment each year from January 1 through March 31 during a General Enrollment Period. Part B coverage will be effective July 1 of the same year.
- Beneficiaries who have not enrolled in Part B in the past may face a surcharge, which could increase the monthly Part B premium.
- Beneficiaries who age-in will be automatically covered by Medicare Part B unless they specifically decline.
- For more information about Medicare Part B

Call 1-800-633-4227 (1-800-MEDICARE)

Go to the web site: www.medicare.gov



Processing TRICARE For Life Claims



- Your provider files a claim with Medicare first since by law Medicare must pay first
- After Medicare pays its portion, Medicare automatically sends the claim to TRICARE
- TRICARE payment is automatically sent to your provider
- You will receive an Explanation of Benefits from TRICARE and Medicare indicating the total amounts paid



Using TRICARE For Life with Other Health Insurance

- Examples of Other Health Insurance (OHI) include employer-sponsored insurance, Medigap policies and other supplemental health insurance policies
- TRICARE **will not automatically** pay second to Medicare if you have other health insurance
 - Medicare **will pay first**, the other health insurance **will pay second** and TRICARE **will pay third**
- You may need to decide if other coverage is necessary



Using TRICARE For Life Overseas



- Must meet all eligibility requirements including enrollment in Medicare Part B
- Because Medicare does not provide medical benefits overseas, TRICARE becomes the primary payer
- TRICARE For Life provides same coverage available to retirees under age 65
- Beneficiaries will be responsible for the same cost shares and deductibles as retirees under age 65



Receiving Care at a Military Treatment Facility



- Beneficiaries using TRICARE For Life may continue to receive care in military treatment facilities (MTFs).
- A new program, **TRICARE Plus**, allows some beneficiaries to enroll for primary care at MTFs.
- TRICARE Plus availability is based on local MTF capacity and is not guaranteed.



TRICARE Plus

- MTF primary care enrollment program offered at MTFs where capacity exists.
- Will be phased in beginning on October 2001.
- Priorities for Enrollment in TRICARE Plus:
 - Participants in TRICARE Senior Prime
 - Those who have a current primary care relationship with the MTF
- Not Eligible for Enrollment in TRICARE Plus:
 - TRICARE Prime enrollees,
 - Civilian HMO enrollees,
 - Medicare HMO enrollees.

Note: Enrollment



TRICARE Plus



Benefits

- Primary care at MTFs
- Enrollees not locked-in to a Health Maintenance Organization (HMO)-like program
- No enrollment fees
- Same access standards as Prime for primary care
- Priority to beneficiaries with existing primary care relationships at MTF
 - TRICARE Senior Prime

Limitations

- Available at MTFs, based on local capacity
- No guarantee for access to specialty care in the MTF
- No portability with other MTFs
- Beneficiaries already enrolled in HMO or similar program are not eligible
- Continued enrollment not guaranteed, program based on MTF capacity



Conclusions

- **TRICARE For Life**

- Comprehensive health care coverage for Medicare-eligible beneficiaries age 65 and over
- Acts as a secondary payer to Medicare
- Offers hassle-free claims processing
- Offers worldwide coverage

- **TRICARE Plus**

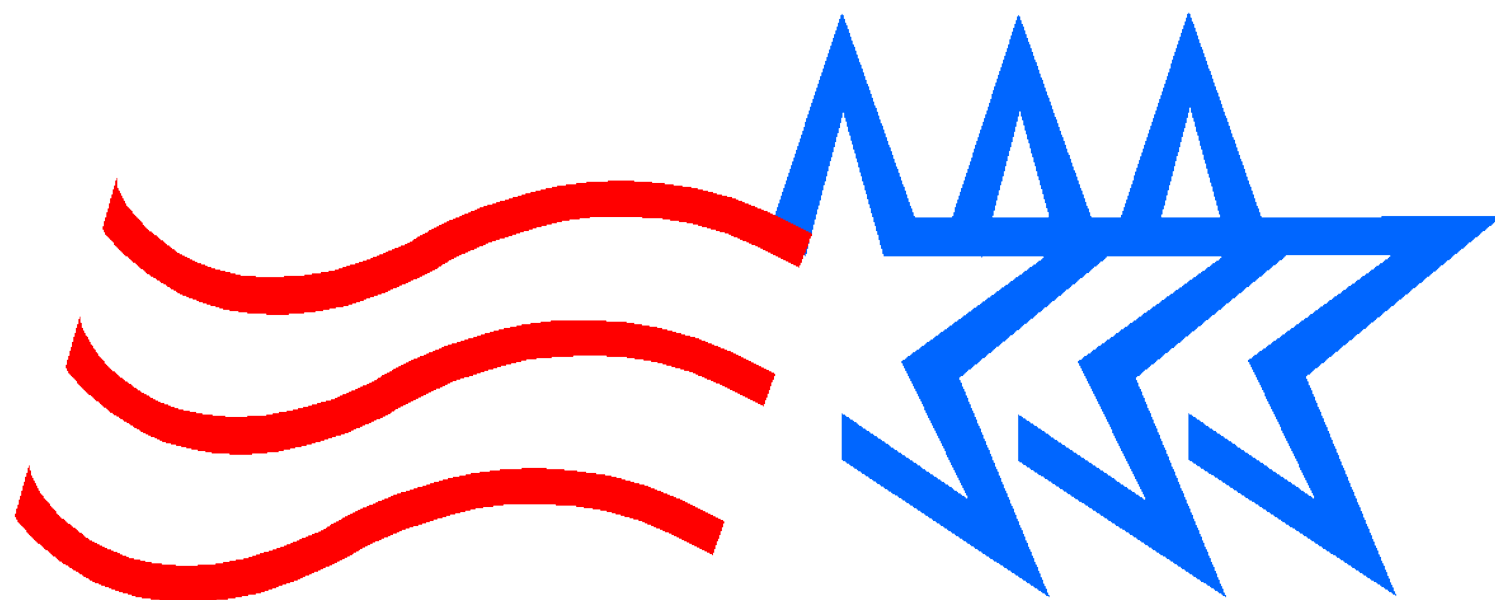
- Offers limited enrollment for primary care at some MTFs
- Local capacity determines availability, call 1-888-DoD-LIFE (1-888-363-5433), or visit the TRICARE Web site at www.tricare.osd.mil/Plus/.



For More Information



- Visit the TRICARE Web site
 - TRICARE For Life www.tricare.osd.mil/tfl/
 - TRICARE Plus www.tricare.osd.mil/plus/
- Call Toll-free
 - TRICARE For Life Information
[1-888-DoD-LIFE](tel:1-888-DoD-LIFE) [1-888-363-5433](tel:1-888-363-5433)
 - TRICARE Plus Information
[1-888-DoD-LIFE](tel:1-888-DoD-LIFE) [1-888-363-5433](tel:1-888-363-5433)
 - TRICARE Senior Pharmacy Information
[1-877-DoD-MEDS](tel:1-877-DoD-MEDS) [1-877-363-6337](tel:1-877-363-6337)



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